



PATENT
Costumer No. 22,852
Attorney Docket No. 05793.3026-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Jeremy P. CLIFFORD et al.) Group Art Unit: 3624
Application No.: 09/838,194) Examiner: Jocelyn Greimel
Filed: April 20, 2001)
For: SYSTEM AND METHOD FOR) Confirmation No.: 1551
OFFERING CUSTOMIZED)
CREDIT CARD PRODUCTS)

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

Applicants reply to the Office Action mailed May 31, 2006, the period for response to which extends to August 31, 2006, as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.

09/01/2006 JAD001 00000057 09838194

01 FC:1202

50.00 0P